

GRIEVANCE REDRESSAL POLICY VERSION NO. 15.0 2025-2026

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GRIEVANCE REDRESSAL POLICY OF THE BANK FOR THE YEAR 2025-26

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GRIEVANCE REDRESSAL POLICY - 2025-26

A. OBJECTIVES:

In a competitive banking environment, excellent customer service is crucial for sustained growth. The bank has historically prioritized customer satisfaction and taken various initiatives to improve it. Customer complaints are inevitable in any business. Being a service oriented organization, customer service and customer satisfaction is the prime concern for the Bank. Hence, we believe prompt and efficient service is essential for both attracting new customers and retaining existing ones. This policy document aims at minimizing instances of customer complaints through improved service delivery and a review mechanism. It also emphasizes the importance of addressing complaints quickly and effectively when they do arise. The review mechanism is intended to identify weaknesses in products and services, allowing the bank to make necessary improvements.

The Bank's policy on Grievance Redressal follows the under noted principles:

- a) Our customers will be treated fairly at all times.
- b) Complaints raised by our customers will be dealt with courtesy, empathy and in time.
- c) Our customers will be fully informed of avenues to escalate their complaints/ grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- d) Our Bank will treat all complaints efficiently and fairly as they can damage the Bank's reputation and business if handled otherwise.
- e) Our employees will work in good faith and without prejudice to the interests of the customer.
- f) Complaints emanating from rural areas and those relating to financial assistance to priority sector and Government Poverty alleviation programme also form part of the above process.

In order to make Bank's redressal mechanism more meaningful and effective, a structured system will function at Branches/ Regional Offices/ Circle Offices/Head Office, which will ensure that redressal sought is just and fair, and is within the given framework of rules and regulation.

This policy document will be made available at all branches. All the employees will be made aware about the complaint handling process to ensure better customer service and general awareness in the Bank.

1. Customer complaint arises due to:

- a) The attitudinal aspects in dealing with customers.
- b) Inadequacy of the functions/ arrangements made available to the customers or gaps in standards of services expected and actual services rendered.
- c) Malfunctioning of Technology products.

Above such complaints shall be accorded priority in grievance redressal.

B. ORGANISATIONAL SETUP, ROLES & RESPONSIBILITIES: (Monitored by Customer Service Vertical, Operations Wing, HO)

2. Internal Machinery to handle customer complaints/ grievances

- a) If the customer wants to make a complaint, we will inform & guide:
 - i. Where to make complaint
 - ii. How a complaint should be made
 - iii. When to expect a reply
 - iv. Whom to approach for redressal
 - v. What to do if he (customer/s) is not happy about the outcome/resolution.
- b) The Bank will inform customers where to find details of complaint handling procedures for resolution of complaints fairly and quickly.
- c) We prioritize written complaints by providing immediate acknowledgement and a unique reference number for tracking, generated through our online complaint portal. If a customer complaint is received through e-mail and telephone at our designated mail id (hocss1@canarabank.com), helpdesk/Call Centre via toll-free number (1800 1030), we shall record/register such complaint in complaint portal and provide a unique reference number for tracking purposes. This will enable us to keep customers informed of the progress and resolution within a reasonable timeframe.
- d) We will provide a final response within 21 days of receiving the complaints (i.e. Other than digital financial transactions related complaints). If further investigation is required, we will explain the reason for the delay and provide an updated timeframe. If customers remain dissatisfied, we will advise them on how to escalate their complaint.

2.1 Internal Ombudsman

To ensure fair and impartial complaint resolution, the Bank has appointed an Internal Ombudsman—a retired General Manager from another bank—to oversee our grievance redressal process. Cases involving complaint rejection or partial relief are escalated to the Internal Ombudsman for a final, binding decision. The only exception is when the Bank's Executive Director in charge of customer service approves a disagreement with the Ombudsman's decision. This internal process aims to provide customers with faster, fairer resolutions without needing to escalate to external authorities like the Banking Ombudsman, RBI, Consumer Courts, or government portals. This mechanism is adopted by the Bank in tune with the RBI guidelines latest being, RBI/CEPD/2023-24/108 CEPD.PRD.No.S1228/13.01.019/ 2023-24 dated 09.12.2023. This mechanism adopted by the Bank and is working efficiently.

In accordance with RBI directives, all partially or wholly rejected complaints are escalated to the Internal Ombudsman within 20 days for a final decision.

However, all reopened complaints are escalated directly to Head Office and resolved only after review by the General Manager/Customer Service Vertical Head.

2.2. Complaint Redressal Mechanism in our Bank (Internal Machinery):

Bank has a nodal department and/or officials for customer service in Head Office and in each of its controlling offices (Circle Offices and Regional Offices) with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and other departments can liaise.

The General Manager, Priority Credit Wing shall act as the Nodal Officer for monitoring of Credit Related grievances forwarded by the Ministry/ies for taking appropriate action on merits.

Any complaint received through legal channel/advocates office will be replied by the recipient branch/RO/CO/HO after obtaining vetting/ opinion from Legal Section of the concerned RO/CO or Legal Section, RL& FP Wing at Head office.

2.2.1 At Branch:

Resolution of Grievances

Branch Manager will be responsible for the resolution of the complaints/ grievances in respect of customer service by the Branch. He/ she would be responsible for ensuring closure of all complaints received at Branches. It is his/ her foremost duty to see that the complaint should be resolved completely to the customer's satisfaction and if the customer is not satisfied, then he shall be provided with alternate avenues to escalate the issue if the same is not resolved within the stipulated period.

If the Branch Manager feels that it is not possible at his/ her level to solve the problem, he/ she may refer the case to Regional Office/ Circle Office or Head Office for guidance. Similarly, if Regional Office/ Circle Office find that they are not able to solve the problem; such cases may be referred to the Principal Nodal Officer of the Bank.

All complaints received by the Bank Branches outside to online grievance portals are to be entered in designated grievance Redressal packages i.e. CCR/CTS/CPGRS etc., on the same day of receipt of the complaint and due process to be followed further.

- a. Suggestion Box and complaint Book are provided in all the branches. Any written complaint is instantly and promptly acknowledged.
- b. The Complaint Registers are to be kept at prominent place which would make it possible for the customers to enter their grievances. The register shall be in perforated copies in each set so that the acknowledgement to the customers would be provided instantly and an intimation to the controlling office.

- c. At every office of the Bank a notice requesting the customer “To meet the Branch Manager” shall be displayed with regard to Grievances, if it remains unredressed.
- d. A copy of the complaint is required to be forwarded to the concerned controlling office of the bank along with the remark of the branch manager within a time frame (Within a maximum of 7 days depending upon the nature of Grievances).
- e. All branches should maintain a separate complaint register for entering all the complaints/ grievances received by them directly or through RO/ CO/ HO and other sources. These registers should be maintained irrespective of the fact whether a complaint is received or not in the past. Branch to maintain a separate file for customer complaints received through letters and related communications and grievance portal/package generated complaint number / reference to be inscribed on all such complaints which are received outside to grievance portal/ package and entered in the package.
- f. The complaint registers maintained by branches shall be scrutinized by the concerned Circle Nodal Executive during his periodical visit to the branches and his observations/ comments recorded in the relative visit reports.
- g. Bank having computerized operation may adopt the aforesaid format and generate copies electronically. Canara Bank has developed an in-house portal namely Canara Public Grievance Redressal System (CPGRS) in which all the complaints are registered and redressed. The data is maintained in the package electronically.
- h. Grievances/ complaints relating to congestion in banking premises should be examined by the bank’s internal inspectors/ auditors on a continuing basis and action taken for augmentation of space, where ever necessary, keeping in view the availability of larger accommodation in the same locality at a reasonable rent and other commercial considerations.
- i. Counter staff are provided with training and additional inputs.
- j. If counter staff/ supervisor is unable to resolve a grievance, the Branch-in-charge shall intervene and try to resolve the issue.
- k. Customers’ Day is observed on 15th of every month. On this day, branch in-charge will make himself/ herself available at the branch between 3 P.M. and 5 P.M. to meet customers without any prior appointment.

l. Branch Level Customer Service Committees

Banks were advised to establish Customer Service Committees at branch level. In order to encourage a formal channel of communication between the customers and the bank at the branch level, banks should take necessary steps for strengthening the branch level committees with greater involvement of customers. It is desirable that branch level committees include their customers too. Further, as senior citizens usually form an important constituent in banks, a senior citizen may preferably be included therein. The Branch Level Customer Service Committee may meet at least once a month to study complaints/

suggestions, cases of delay, difficulties faced/ reported by customers/ members of the Committee and evolve ways and means of improving customer service.

The branch level committees may also submit quarterly reports giving inputs/ suggestions to the Standing Committee on Customer Service thus enabling the Standing Committee to examine them and provide relevant feedback to the Customer Service Committee of the Board for necessary policy/ procedural action.

- m. Customer Service Committee meeting is held every month at all Branches/ Regional Offices/ and Circle Offices. The sole task of the Committee is to find out ways and means to render service to the satisfaction of the Customers. For this purpose, Committee will meet regularly at stipulated intervals to discuss in detail the strengths and deficiencies of the services presently rendered and take steps to improve it.
- n. Special Customers' Meet is conducted on special occasions.
- o. Every year, during November Customer Fortnight is observed to create awareness among Public as well as staff for achieving the objective of Complaint free branch network, and to also highlight our products and services.
- p. Both the Drop box facility and the facility for acknowledgement of the cheques at regular collection counters shall be available to the customers and no branch shall refuse to give an acknowledgement if the customer tenders the cheque at the counters.
- q. Bank shall ensure that customers are not compelled to drop the cheques in drop box.
- r. Bank shall invariably display on the cheque drop box itself that 'Customers can also tender the cheques at the counters and obtain acknowledgement on the pay-in-slips.' This message is displayed in English, Hindi and the concerned regional language of the state.
- s. On 15th of every month, Customers' Day is observed between 3 P.M. and 5 P.M. during which Branch manager should be available for meeting the public/ Customers without prior appointment.

2.2.2. At Regional Office:

- a. Divisional Manager/ Assistant General Manager holding charge of Operations Section/Customer Service Section at Regional office.
- b. By and large, complaints are redressed within shortest possible time.
- c. Whenever it is not possible and more cross checking is required, steps are taken to settle the matter within a reasonable time.
- d. The Executives of Regional Office visit branches periodically and submit a report on Customer Service, as per the detailed checklist.
- e. Divisional Manager/ Assistant General Manager in-charge of Operations Section/Customer Service Section, Regional Office contact the aggrieved

customers as and when necessary, meet him personally with the Branch Manager, for ensuring timely redressal of the complaint.

- f. Wherever deficiencies are noticed, accountability is fixed and erring employees punished.

2.2.3 At Circle Office:

- a. Divisional Manager/ Assistant General Manager holding charge of Operations Section /Customer Service Section at Circle office.
- b. By and large, complaints are redressed within shortest possible time.
- c. Whenever it is not possible and more cross checking is required, steps are taken to settle the matter within a reasonable time.
- d. The Executives of Circle Office visit branches periodically and submit a report on Customer Service, as per the detailed checklist.
- e. Divisional Manager/ Assistant General Manager in-charge of Operations/ Customer Service Section, Circle Office contact the aggrieved customers as and when necessary, meet him personally with the Branch Manager, for ensuring timely redressal of the complaint.
- f. Wherever deficiencies are noticed, accountability is fixed and erring employees punished.

2.2.4 At Head Office:

- a. A full-fledged Customer Service Section is functioning at Customer Service Vertical, Operations Wing, Head Office, overseen by Chief General Manager.
- b. An acknowledgement is sent to the customer immediately on receipt of the complaint.
- c. Thorough analysis of the complaint is done and necessary instructions are given to COs/ROs/Branches for speedy redressal and followed up till final reply is sent to the complainant duly explaining the decision taken on the complaint.
- d. On 15th of every month, Customers' Day is observed between 3 p.m. and 5 p.m. during which overseeing Executives are available for meeting the public/ Customers without prior appointment.
- e. Special Customers' Meets are organized for different segments of the market, viz., Exporters, MSME, NRI, Agriculturists, etc, by respective wings.
- f. Customer Satisfaction Surveys through In-house as well as by External agencies are conducted to assess the level of customer satisfaction.
- g. Bank shall place a statement of complaints before the Customer Service Committee of the Board along with an analysis of the complaints received. The complaints shall be analyzed to identify customer service areas in which the complaints are frequently received, to identify frequent sources of complaints, to identify systemic deficiencies and for initiating appropriate action to make the grievance redressal mechanism more effective.
- h. Root Cause Analysis of the complaints will be conducted by the owner / user Wings in co-ordination with Customer Service Vertical.
- i. The Bank shall disclose following details along with financial results:

A. Summary information on complaints received by the bank from customers and from the Office of Banking Ombudsman.

Sl no			Previous year	Current year
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year		
2		Number of complaints received during the year		
3		Number of complaints disposed during the year		
	3.1	Of which, number of complaints rejected by the bank		
4		Number of complaints pending at the end of the year		
		Maintainable complaints received by the bank from Office of Banking Ombudsman.		
5		Number of maintainable complaints received by the bank from OBOs		
	5.1	Of 5, number of complaints resolved in favour of the bank by Bos		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos		
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6		Number of Awards unimplemented within the stipulated time (other than those appealed)		

B. Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1					
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
Previous Year					
Ground - 1					
Ground - 2					
Ground - 3					

Ground - 4					
Ground - 5					
Others					
Total					

Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks.

1. ATM/Debit Cards
2. Credit Cards
3. Internet/Mobile/Electronic Banking
4. Account opening/difficulty in operation of accounts
5. Mis-selling/Para-banking
6. Recovery Agents/Direct Sales Agents
7. Pension and facilities for senior citizens/differently abled
8. Loans and advances
9. Levy of charges without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non-observance of Fair Practices Code
12. Exchange of coins, issuance/acceptance of small denomination notes and coins
13. Bank Guarantees/Letter of Credit and documentary credits
14. Staff behaviour
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch, etc.
16. Others

Further bank shall place a detailed statement of complaints in the web-site for information of the general public at the end of each financial year.

Internal Ombudsman:

In order to ensure the speedy redressal of complaints, the Bank has appointed the Internal Ombudsman, a retired senior officer not below the rank of General Manager, from other Bank, at the highest rank of the General Manager in our Bank. The rejected and partially resolved complaints from any level i.e. Branch/ Regional Office/ Circle Office/ Head Office are placed before the Internal Ombudsman of the Bank. Such rejected and partially resolved complaints are auto escalated to Internal Ombudsman within 20 days from receipt of complaint.

This helps the customer to get the grievances redressed faster without escalating to any other external authorities like The Banking Ombudsman, RBI, Consumer Courts, Government portal etc. This mechanism adopted by the Bank is working efficiently.

Board of Directors

- ✓ Shall drive the effective management of Grievance Redressal Policy.
- ✓ Provide senior management with clear guidance and direction.

- ✓ Review the Grievance Redressal Policy annually and if necessary, revise them in tune with extant regulatory guidelines.
- ✓ Matters relating to customer service should be deliberated by the Board to ensure that the instructions are implemented meaningfully.

Commitment to hassle-free service to the customer at large and the Common Person in particular under the oversight of the Board should be the major responsibility of the Board.

Role of the Customer Service Committee

Customer Service Committee of the Board, illustratively, could address the following:

- ✓ Formulation of a Comprehensive Deposit Policy
- ✓ Issues such as the treatment of death of a depositor for operations of his account
- ✓ Product approval process with a view to suitability and appropriateness
- ✓ Annual survey of depositor satisfaction
- ✓ Tri-ennial audit of such services.
- ✓ Monitoring the implementation of awards under the Banking Ombudsman Scheme.
- ✓ The Committee should also play a more pro-active role with regard to complaints/ grievances resolved by Banking Ombudsmen of the various States.
- ✓ The Committee could also examine any other issues having a bearing on the quality of customer service rendered.

Further, with a view to enhance the effectiveness of the Customer Service Committee, banks should also:

- a) Place all the awards given by the Banking Ombudsman before the Customer Service Committee to enable them to address issues of systemic deficiencies existing in banks, if any, brought out by the awards; and
- b) Place all the awards remaining unimplemented for more than three months with the reasons therefore before the Customer Service Committee of the Board to enable the Customer Service Committee to report to the Board such delays in implementation without valid reasons and for initiating necessary remedial action.

Standing Committee on Customer Service

The Committee on Procedures and Performance Audit of Public Services (CPPAPS) constituted by RBI examined the issues relating to the continuance or otherwise of the Ad hoc Committees and observed that there should be a dedicated focal point for customer service in banks, which should have sufficient powers to evaluate the functioning in various departments. The CPPAPS therefore recommended that the Ad hoc Committees should be converted into Standing Committees on Customer Service.

The constitution and functions of the Standing Committee may be on the lines indicated below:

- i) The Standing Committee may be chaired by the MD & CEO or the ED and include non-officials as its members to enable an independent feedback on the quality of customer service rendered by the bank.
- ii) The Standing Committee may be entrusted not only with the task of ensuring

timely and effective compliance of the RBI instructions on customer service, but also that of receiving the necessary feedback to determine that the action taken by various departments of the bank is in tune with the spirit and intent of such instructions.

iii) The Standing Committee may review the practice and procedures prevalent in the bank and take necessary corrective action, on an ongoing basis as the intent is translated into action only through procedures and practices.

iv) A brief report on the performance of the Standing Committee during its tenure indicating, inter alia, the areas reviewed, procedures/ practices identified and simplified/ introduced may be submitted periodically to the Customer Service Committee of the Board.

3. GRIEVANCE ESCALATION SYSTEM:

The bank has adopted and implemented a centralized grievance redressal mechanism to ensure the expeditious and effective resolution of grievances. In accordance with the revised grievance redressal process, all complaints received by the bank are resolved at the Head Office level by subject experts in the respective products and services.

- a) Complaints may be submitted via the grievance portal, electronic mail, postal correspondence, the Call Centre, mobile banking, internet banking etc. Upon successful registration, each complaint is assigned to the relevant operational unit at Head Office based on the classification of the complaint.
- b) Upon receipt of a complaint, the designated team at Head Office coordinates with the pertinent bank departments to formulate an appropriate response. The Customer Service department maintains centralized oversight of complaint closure. Prior to final closure, a review is conducted by a dedicated team within the Customer Service department to ensure adherence to established bank guidelines and applicable regulations (excluding digital transaction related complaints).
- c) The bank offers a complaint reopening process, allowing customers to reopen a closed complaint within seven days of the closure date. Reopened complaints are escalated directly to the Customer Service Vertical for analysis and resolution, subject to the concurrence of the General Manager or department head.
- d) The bank undertakes root cause analysis (RCA) for complaint types exhibiting repetitive patterns or upward trends, and subsequently initiates remedial actions to rectify the underlying issues identified through the RCA process.

3.1 ONLINE GRIEVANCE REDRESSAL SYSTEM:

A. CRM-CPGRS (CANARA PUBLIC GRIEVANCE REDRESSAL SYSTEM)

To enhance customer service, and in accordance with directives from the Ministry of Finance, the Damodaran Committee, and the IBA, we have developed the Canara Public Grievance Redressal System (CPGRS). Accessible through our website, this online system enables customers to conveniently submit complaints, monitor their progress, and receive timely responses. Upon complaint submission, the system generates a unique reference number for customer tracking. Customers can use

this number to monitor the progress of their complaint, review the resolution provided, and reopen the complaint if they remain dissatisfied.

Upon successful registration, the system automatically allocates each complaint to the designated user wing/vertical/department based on the nature of the complaint as specified by the complainant or the individual registering the complaint on their behalf.

AT HEAD OFFICE LEVEL: USER WINGS / VERTICALS LEVEL:

Each user wing/vertical is responsible for the redressal of complaints pertaining to the products, services, and portfolios under its purview. These units are ensuring the timely and effective resolution of customer grievances resulting from identified deficiencies in their respective offerings. Each complaint is addressed by a subject matter specialist who provides a suitable resolution in full compliance with applicable bank guidelines and other regulations. The bank is committed to prioritizing customer grievance redressal to achieve the highest levels of customer satisfaction.

AT CIRCLE OFFICE LEVEL:

Circle Office user sections must analyze and provide input on each complaint related to their office. This analysis should be based on details, data, and documents gathered from relevant branches through the CRM CPGRS system or other bank-approved communication channels.

Circle Offices must acknowledge all complaints received directly, outside the CRM CPGRS system. These complaints must be promptly entered into the appropriate complaint management systems/channels.

To build stronger customer relationships, gain a deeper understanding of issues, and ensure satisfactory resolution, Circle Offices may directly contact customers as needed.

Circle user sections must provide complete input details and documentation for each complaint, in accordance with bank policy and guidelines.

AT REGIONAL OFFICE LEVEL:

Regional Offices can view all CRM-CPGRS complaints pertaining to them and provide input and responses to queries from higher offices. They must also acknowledge all complaints received directly to their office, outside the CRM CPGRS system, and promptly enter these complaints into the complaint management package.

Regional Offices must regularly review and analyze branch complaint data, including the number, type, frequency, and reasons for any increases or decreases in complaint volume. They should then implement appropriate measures to address any identified issues.

AT BRANCH LEVEL:

Branches can view complaints registered against them and provide input and responses to queries from higher offices. They must also acknowledge all complaints

received directly, outside the CRM CPGRS system, and promptly enter these complaints into the appropriate complaint management systems.

Upon receiving a complaint, branches should contact the customer directly to fully understand the issue and ensure prompt and satisfactory resolution.

Complaints involving financial losses reported by customers must be given top priority.

All customers must have access to grievance redressal facilities, regardless of their ability to register complaints online.

When additional information or documents are required from a customer, they will be proactively notified through the grievance portal or a bank-approved communication channel.

B. ONLINE DISPUTE RESOLUTION (ODR) System for Digital Payments: (Monitored by Reconciliation Vertical, Operations Wing)

In the Statement on Developmental and Regulatory Policies dated August 6, 2020, Reserve Bank of India (RBI) had announced introduction of Online Dispute Resolution (ODR) system for resolving customer disputes and grievances pertaining to failed transactions on digital payments.

In compliance to above directions, Canara Bank offers an ODR system for faster and more efficient dispute resolution. The ODR system is designed to be transparent, rule-based, user-friendly, and unbiased, with minimal manual intervention.

Customers can directly register their disputes/grievances related to digital payments online through the ODR portal. Customers can also submit failed transaction related digital payment complaints directly to the branches for resolution.

Customers can access the ODR portal through various channels, including the Canara Bank website (URL: <https://odr.canarabank.com>), CPGRS complaint portal, web-based or paper-based complaint forms, IVR, mobile application, call center, SMS, or through branches. Currently, the ODR portal handles disputes related to Debit Card, Credit Card, Prepaid Card, UPI, IMPS, AEPS, NACH, APBS, RTGS, and NEFT transactions.

Disputes raised in the ODR portal are automatically sent to the relevant reconciliation team within the bank for further processing. The respective sections under the Reconciliation Vertical handle the reconciliation process as per defined timelines (TAT). The status of the dispute resolution is then automatically updated in the ODR portal for customer tracking.

4. RBI - INTEGRATED OMBUDSMAN SCHEME, 2021

Following the submission of a general complaint to the bank, if the customer does not receive a satisfactory resolution, they may seek further redressal by contacting the

Banking Ombudsman appointed by the Reserve Bank of India under the Integrated Ombudsman Scheme, 2021.

We have displayed in our website and in all our Branches a notice explaining that we are covered by the Integrated Ombudsman Scheme, 2021 of Reserve Bank of India along with the scheme guidelines. The copy of the scheme is made available at all the branches. Salient features of the Integrated Ombudsman Scheme, 2021 are displayed in the branch premises/ notice boards and our corporate website www.canarabank.com. If customers face any difficulty, our Staff will explain the procedure in this regard.

The bank's process, as outlined in RBI-OS scheme, 2021, is to respond to customer complaints within 15 days of receipt. If more time is necessary for resolution, the bank will formally request an extension from the Ombudsman, including supporting documentation to justify the request.

1. If a complaint response cannot be provided within 15 days, the Circle's Nodal Executive must request a time extension from the Ombudsman's office within that initial 15-day period. The Branch/Controlling Office must also forward a copy of the extension request to the Principal Nodal Officer at Head Office and keep them updated on the complaint's status. This ensures the Principal Nodal Officer can effectively liaise with the Banking Ombudsman. Additionally, customers must be informed of their right to approach the Ombudsman if they are dissatisfied with the bank's response to their complaint.
2. The bank appoints a Principal Nodal Officer at a sufficiently senior level, no lower than General Manager. The Chief General Manager of the Customer Service Vertical, Operations Wing, currently holds this position.
3. The bank acknowledges the importance of customer satisfaction and strives to provide timely and effective resolutions to complaints. However, if a customer is not satisfied with our response, they have the right to approach the Banking Ombudsman.

We ensure customers are informed of this right by including it in the final response to any complaint redressal process. This notification also provides the complaint lodging portal of the Ombudsman: <https://cms.rbi.org.in>.

C. STRATEGIES FOR MEETING OBJECTIVES:

5. Standing Committee Meeting on Customer Service

The Standing Committee on Customer Service is dedicated to continuous improvement by benchmarking service levels, regularly reviewing progress, enhancing timeliness

and quality, streamlining processes to leverage technological advancements, and recommending appropriate incentives to support these changes.

The Standing Committee on Customer Service, chaired by the Managing Director and CEO or an Executive Director, benefits from diverse expertise. Its members include two to three senior bank executives and two to three eminent non-executive members from the public, ensuring representation of customer perspectives and expertise in grievance handling.

The Standing Committee on Customer Service convenes on a quarterly basis, inviting customers and experts from selected circles to contribute their valuable insights, suggestions, and feedback. The bank subsequently analyzes this feedback and implements feasible recommendations in compliance with applicable regulations and guidelines.

The Committee is having the following functions:

1. To convene meeting every quarter.
2. Submits quarterly reports on meeting deliberations to the Customer Service Committee of the Board.
3. Evaluates customer service feedback received from various sources. This includes reviewing comments and feedback on customer service and the implementation of commitments outlined.
4. Ensures the bank's adherence to all regulatory instructions regarding customer service. To this end, the committee gathers necessary feedback from Regional Managers and Functional Heads.
5. Reviews unresolved complaints and grievances referred by responsible Functional Heads and provides input/advice.

6. Customer Service Committee of the Board

The Customer Service Committee of the Board is tasked with formulating a comprehensive deposit policy that addresses issues such as the handling of depositor accounts in the event of death, the product approval process, and the conduct of annual depositor satisfaction surveys. The committee will also examine other matters impacting customer service quality and will review the functioning of the Standing Committee on Customer Service.

7. Nodal Officer and other designated officials to handle complaints and Grievances

7.1 At Head Office: Principal Nodal Officer

The bank has designated the Chief General Manager of the Customer Service Vertical, Operations Wing, located at Head Office, Bangalore, as the Principal Nodal Officer, responsible for monitoring the implementation of customer service and complaint handling processes across the bank.

7.2 At Circle Office:

At each Circle Office, the Nodal Officer within the Operations/Customer Service Section is the point of contact for customer complaints originating within that region. Customer Service Committees at these offices further support customer service by overseeing the implementation of relevant initiatives.

7.3 At Regional Office:

Overseeing/Nodal Executive of Operations/Customer Service Section at Regional Offices is handling the complaints received directly from customers of that region. Customer Service Committees are in place in all the Regional Offices to look into implementation of customer service.

7.4 At Branches: At each branch, the Branch Head is designated as the nodal officer responsible for addressing customer grievances on-site. If a grievance cannot be resolved by branch staff, it is escalated to the Branch Head for further attention.

8. MANDATORY DISPLAY REQUIREMENTS

The Bank has made it mandatory to display the following information at Branches and at our corporate website www.canarabank.com for the benefit of our customers:

- i. Details on how one can submit complaints and suggestions to the bank.
- ii. Names, addresses, contact numbers, and email addresses of Nodal Officers who can help resolve Customer complaints.
- iii. Link to the Reserve Bank of India's Ombudsman Scheme website (<https://cms.rbi.org.in>) where you can file complaints online.
- iv. Details of the Bank's Code of Commitments to Customers/Fair Practice Code.
- v. Prominently display at the branches, the names of the Officials who can be contacted for redressal of complaints, together with their direct Telephone No., complete address (not Post Box No.) and e-mail address, etc., for proper and timely contact by the customers and for enhancing effectiveness of the redressal machinery.
- vi. In addition to branch officials, the names and contact details of the Nodal Officer appointed under the Integrated Ombudsman Scheme, 2021, for the circle to be displayed.
- vii. Bank shall display on its website, the names and other details of Officials at their Head Office/ Circle Offices who can be contacted for redressal of complaints including the names of the Nodal Officers/ Principal Nodal Officer.
- viii. Banks shall give wide publicity to the grievance redressal machinery through advertisements and also by placing them on its website.
- ix. The details including name, complete address, telephone number, e-mail address, etc., of the Principal Nodal Officer shall be displayed in the portal of the bank preferably on the website so that the aggrieved customer can

approach the Bank with a sense of satisfaction that he/ she has been attended at a senior level.

9. TIMELINE FOR RESOLUTION OF COMPLAINTS

The bank is committed to thoroughly reviewing and analyzing all received complaints. Established timeframes govern the handling and resolution of complaints at all levels of the organization, encompassing branches, regional offices, circle offices, and head office. Branch Managers are responsible for adhering to these timeframes in their efforts to resolve customer grievances.

Time frame adopted by Bank for Closure of various types of complaints are as follows:

Timeline for Resolution of Complaints

	Stipulated by Ministry of Finance	Adopted by Bank
General Complaints	30 Days	21 Days
Complaints forwarded by RBI/MOF MPs/VVIPs	21 Days	15 Days
Complaints forwarded by RBI(CMS Portal)	15 Days	15 Days
Complaints from PMs office	15 Days	7 Days
CPGRAMS Complaint(w.e.f. 23-08-2024)#	21 Days	21 Days

CPGRAMS complaint redressal TAT has been reduced from 30 days to 21 days.

Complaints relating to Digital Financial Transactions will be dealt & redressed within the framework / timeline prescribed by Regulator/ Government Departments/Network Associates etc.

The bank will provide immediate acknowledgement of all received complaints. In instances where a complaint requires further examination, an interim response will be provided to the customer.

D. LIMIT STRUCTURE/ TRIGGER MECHANISM:

10. DISPUTE REDRESSAL MECHANISM: TECHNOLOGICAL/DIGITAL PRODUCTS:

(Reconciliation by Reconciliation Vertical, Operations Wing & Monitored by DBS Wing)

Lodging of ATM related Complaints:

The following information should be displayed prominently at the ATM lobby /locations: -

- ATM ID to be displayed clearly in the premises to make use of it while making a complaint/ suggestion.
- Information that ATM transaction complaints can be lodged at any branch.

- iii. Telephone numbers of help desk/ contact persons of the ATM owning bank to lodge complaint/ seek assistance.
- iv. Such complaints can be lodged directly by customer in ODR portal from Canara Bank corporate website (URL: <https://odr.canarabank.com>) or through CPGRS web page.
- iv. Uniform Template for lodging of complaints relating to ATM transactions given in Annexure I.

To improve the customer service through enhancement of efficiency in ATM operations, Bank may ensure the following action:

- i. Message regarding non-availability of cash in ATMs should be displayed before the transaction is initiated by customer
- ii. Make available forms for lodging the complaints with name and phone number of the officials with whom they have to be lodged
- iii. Toll-free numbers for lodging complaints / reporting and blocking lost cards etc., to be displayed and attend the requests on priority
- iv. Mobile numbers/ e-mail IDs of the customers may be registered to send alerts

In case of complaints pertaining to failed ATM transaction at other bank ATMs, the customer should lodge a complaint with the card issuing bank even if the transaction was carried out at another bank's ATM.

ATM Transaction Security Enhancements

Variations in ATM transaction processes exist across banks due to differences in card readers and system configurations. Certain card readers pose security risks by allowing multiple transactions without requiring PIN validation for each transaction. This increases the potential for fraud and card misuse, particularly if a cardholder fails to retrieve their card after a transaction.

To significantly mitigate this risk, banks should implement a process requiring PIN validation for every ATM transaction, including balance inquiries. This measure ensures that each action is authorized by the cardholder.

As an additional security measure, banks should implement session timeouts for all ATM transaction screens. These timeouts should be configured to accommodate the time typically required for legitimate transactions, thereby minimizing the window of opportunity for unauthorized access.

Non-adherence to the above provisions shall attract penalty as prescribed under the Payment and Settlement Systems Act 2007 (Act 51 of 2007).

Security Issues and Risk mitigation measures - Online alerts to the cardholder for usage of credit/ debit cards.

Previously, banks were required to send online alerts to cardholders for Card Not Present (CNP) transactions of ₹5,000 and above. Following instances of unauthorized ATM withdrawals reported to the RBI, banks were advised to implement online alerts for *all* card transactions, regardless of amount, across all channels. This measure has been implemented by the bank to enhance security and encourage greater card usage. The bank also provides convenient methods, such as SMS, for customers to block their cards and receive confirmation of the block.

Security Issues and Risk mitigation measures related to Card Not Present (CNP) transactions

To further enhance CNP transaction security, banks are mandated to implement additional authentication/validation factors based on information not visible on the card. This implementation is being phased in, starting with online transactions, followed by Interactive Voice Response (IVR), Mail Order/Telephone Order (MOTO), and Standing Instructions (SI). For MOTO and SI transactions, if a customer reports unauthorized transactions due to the lack of additional authentication after the stipulated implementation date, the issuing bank is obligated to provide a full and prompt reimbursement.

10.1 FAILED TRANSACTIONS:

Harmonization of Turn Around Time (TAT) and customer compensation for failed transactions using authorized Payment Systems:

Sl. no.	Description of the incident	Framework for auto-reversal and compensation	
		Timeline for auto-reversal	Compensation payable
I	II	III	IV
1	Automated Teller Machines (ATMs) including Micro-ATMs		
A	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
2	Card Transaction		
A	<u>Card to card transfer</u> Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.

B	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u> Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.
C	<u>Card Not Present (CNP) (e- commerce)</u> Account debited but confirmation not received at merchant's system.		
3	Immediate Payment System (IMPS)		
A	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
	In case of IMPS Transactions, Bank reverses the charges whenever there is a real time failures irrespective of the failure at Beneficiary Bank's end or NPCI side , however transactions which have failed at beneficiary Bank's end beyond real-time due to various reasons like incorrect Beneficiary Bank account details, account status being not active etc., which are not in our vicinity, these failures are communicated to our Bank on T + 1 basis, such charges are not reversed considering the fact that Bank has delivered the services as a remitter Bank.		
4	Unified Payments Interface (UPI)		
a	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
B	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
5	Aadhar Enabled Payment System		
A	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days(where "T" is the date of transaction).
B	Account debited but beneficiary account not credited.		
6	Aadhaar Payment Bridge System (APBS)		

	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
7	National Automated Clearing House (NACH)		
a	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
b	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
8	Prepaid Payment Instruments (PPIs) - Cards / Wallets		
a	Off-Us transaction The transaction will ride on UPI, card network, IMPS, etc., as the case may be. The TAT and compensation rule of respective system shall apply.		
b	On-Us transaction Beneficiary's PPI not credited. PPI debited but transaction confirmation not received at merchant location.	Reversal effected in Remitter's account within T + 1 day	₹100/- per day if delay is beyond T + 1 day.

The resolution of all disputes pertaining to failed ATM transactions must be completed within 120 days of the transaction date. This resolution process is to be conducted exclusively by the issuing and acquiring banks through the National Payments Corporation of India (NPCI). Bilateral settlement agreements outside the established NPCI dispute resolution mechanism are not permissible.

Disputes concerning failed ATM transactions exceeding 120 days from the date of the transaction will be resolved between the issuing and acquiring banks through a bilateral agreement based on good faith.

The monthly limit of free transactions allowed to Savings Bank account holders at other banks' ATMs includes all transaction types, both financial and non-financial.

All disputes related to failed ATM transactions must be resolved by the issuing and acquiring banks through the designated ATM system provider's dispute resolution mechanism. Bilateral settlements outside this established process are not permitted. This measure aims to reduce disputes between issuing and acquiring banks regarding compensation.

Revised TAT for handling disputes in UPI Transactions

In order to bring down the compliant resolution lifecycle in respect of UPI failed transactions, it has been decided by NPCI to revise the window for the customers to raise the chargeback to 45 days uniformly for all categories. Existing and revised TAT as mention below will be operational w.e.f 25.07.2024.

10.2 UPI URCS- Revised Disputes TAT: Revised TAT for handling disputes in UPI transactions

Dispute type	EXISTING TAT	REVISED TAT w.e.f 25.07.2024	TAT for Acceptance/ Rejection	Next Level Dispute type
Chargeback	90 days from transaction date for P2M transaction	45 days from transaction date uniformly	15 days for P2M transaction	Pre-arbitration
	60 days from transaction date for P2P transaction		35 days for P2P transaction	
Pre-Arbitration	15 days from representment/ rejection on of charge back	No change	7 days for P2M transaction 5 days for P2P transaction	Arbitration
Arbitration	15 days from representment of Pre-Arbitration	No change	60 days for panel verdict	NA
Fraud Charge back	60 days from transaction date for P2M transaction	45 days from transaction date uniformly	35 days for P2M transaction	NA
	60 days from transaction date for P2P transaction		35 days for P2P transaction	
Wrong credit Chargeback	60 days from transaction date for P2P transaction	45 days from transaction date	35 days for P2P transaction	NA

10.3 Exception Handling:

Exception transactions are defined as those that cannot be reconciled or reported as erroneous by cardholders. In the event of settlement discrepancies raised by other member banks, members are expected to collaborate towards a resolution, adhering to the settlement procedures documented by the Reconciliation Vertical within the Operations Wing at Head Office.

10.4 Chargebacks:

The timeframe for initiating a chargeback is within 60 days of the transaction date. Upon initiation, the acquiring bank is required to accept or represent the chargeback within five days. A good-faith chargeback may be initiated between 61 and 120 days of the transaction date, with the acquiring bank required to respond within 15 days.

10.5 ATM Credit/ Debit Transaction Adjustments:

As per NPCI dispute resolution policy guidelines, for ATM transaction routed through NFS network, all credit adjustments are to be raised within T+5 days (without penalty, and upto T+60 days with penalty). All Debit adjustments are to be raised within T+10 days.

i. CREDIT ADJUSTMENTS:

Credit Adjustments are raised by Acquirer members where its ATM is unable to dispense the requested amount (fully /partially), but have received the transaction amount through settlement, within 60 calendar days from the next day of transaction. This would help Issuer members in giving credit to their customers without raising a chargeback.

All credit adjustments may be raised within T+5 days without penalty, but there is a TAT of 60 days to raise along with penalty beyond T+5 days. Penalty of Rs. Rs.100/- per day is payable for credit adjustments made beyond T+5 days.

ii. DEBIT ADJUSTMENTS:

Debit Adjustments are raised by Acquirer members when cash is dispensed from its ATM but the transaction has not been settled, within 10 calendar days from the next day of the transaction.

11.Net Banking: (Monitored by DBS Wing, HO)

The concerned branch will address grievances related to the following Net Banking services:

- User creation
- Password resets (when online self-service is unavailable)
- Account unlocks (when online self-service is unavailable)
- Non-online login and transaction password resets
- Updating personal details (address, mobile number, and email ID)
- Net Banking activation

Customers can now independently manage several Net Banking functions online, including user creation, password creation (login and transaction), password resets/unlocks, and OTP regeneration.

Other Net Banking grievances that cannot be resolved at the branch level, such as non-receipt of password/PIN mailers, should be escalated to the Internet and Mobile Banking Section of the Digital Banking Service Vertical at Head Office.

For technology-related issues, the Internet and Mobile Banking Section will collaborate with the relevant group within the Technology Operations Vertical, Information Technology Wing, at Head Office to resolve the issue and communicate the resolution to the customer.

Grievances specifically related to the Can digital software solution used for Net Banking and issues with OTP delivery (non-receipt or delays) will be handled by the Payment Systems and Alternate Delivery Channels Group within the Technology Operations Wing at Head Office, under the oversight of the Technology Operations Vertical, Information Technology Wing.

12. Mobile Banking: (Monitored by DBS Wing, HO)

The concerned branch will address grievances related to:

- Mobile Banking registration
- Mobile Banking activation following an MPIN change by the customer

Grievances that cannot be resolved at the branch level will be escalated to the Internet and Mobile Banking Section within the Digital Banking Service Vertical at Head Office.

For technology-related issues, the Internet and Mobile Banking Section will collaborate with the Mobile Banking Group of the Technology Operations Vertical to resolve the issue and communicate the resolution to the customer.

13. Interaction with Customers: (Monitored by Customer Service Vertical, Operations Wing, HO)

Direct engagement with customers enables bank personnel to gain a deeper understanding of their expectations, requirements, and grievances. Regularly scheduled customer meetings convey the bank's commitment to customer satisfaction and provide a valuable forum for gathering feedback and suggestions for service enhancement. Many complaints stem from a lack of customer awareness regarding bank services; these interactions serve to improve customer comprehension of available offerings. Customer feedback is considered a key input in the ongoing process of refining our products and services to better align with customer requirements.

14. Periodical training & sensitizing the operating staff on handling complaints

Bank staff receive comprehensive training on complaint handling at our Apex Centre of Excellence in Manipal, Centre of Excellence in Gurugram, and all Learning & Development Centres. These training sessions emphasize the importance of effective complaint resolution and equip staff with the necessary skills to address customer concerns.

The bank's Nodal Officer ensures the smooth and efficient operation of the internal complaint/grievance handling mechanism at all levels. This officer also provides feedback to the Human Resources Wing regarding staff training needs at various levels.

The established grievance redressal process also covers complaints originating from rural areas and those related to financial assistance under the Priority Sector and government poverty alleviation programs. The existing Board-approved grievance policy, published on our website, applies to all complaints, including those from rural areas.

Customer Contact Channels:

Toll-Free Number (Call Canara): 1800 1030 (Backup: 1800 425 0018). This toll-free number, part of our "One Bank, One Number" initiative, is available to all customers, including those in rural areas, and supports seventeen languages: Kannada, Tamil, Telugu, Malayalam, Marathi, Odia, Punjabi, Gujarati, Assamese, Bengali, Koshi, Kashmiri, Konkani, Tulu, Urdu, Hindi, and English.

NRI Helpline: +91 80-22064232 / +91 80-68212121 (Non-toll-free for calls from outside India).

Credit Card Mis-selling Complaints: 080-22064222 (Dedicated landline).

15. Home Loans-Levy of fore-closure charges/ pre-payment penalty: (Monitored by Retail Asset Wing)

- a. Eliminating foreclosure charges/prepayment penalties on floating rate home loans promotes fairness between existing and new borrowers and encourages competition among banks, leading to more competitive pricing. While many banks have already voluntarily abolished these penalties, this measure ensures uniformity across the banking system. Therefore, the bank will not charge foreclosure charges/prepayment penalties on floating rate home loans sanctioned to individuals.
- b. Current guidelines define a fixed-rate loan as one with a fixed rate for a specific period, subject to a reset clause. Consequently, dual-rate/special-rate home

loans offered by the bank cannot be classified as fixed-rate loans. For these loans, the lower interest rate provisions will apply from the date the loan's interest rate becomes floating.

- c. Bank shall not charge foreclosure charges/pre-payment penalties on all floating term loans (Housing Loan) sanctioned to individual borrowers.

16. Uniformity in Intersol Charges:

The implementation of the Core Banking Solution (CBS) has enabled the bank to provide consistent customer service across all delivery points. Consequently, the bank has eliminated the distinction between "home" and "non-home" branches for the purpose of levying service charges. Any service offered free of charge at a "home" branch is also available without charge at "non-home" branches. Inter-branch service charges for comparable transactions are applied uniformly across all branches. (Reference: RBI Master Circular on Customer Service 2015 dated 01.07.2015, Page 33, Point 6.6).

17. Charges for sending SMS alerts:

In order to ensure reasonable and equitable charges for SMS alerts, the bank utilizes available technology and collaborates with telecom service providers to implement an actual-usage-based charging model for customers. These charges are waived for Jan Dhan (PMJDY) accounts, Canara Basic Saving Bank deposit accounts, other financial inclusion savings bank accounts, and any other categories specifically exempted by the bank.

18. Grievance Redressal on complaints against outsourced agencies/employees:

The bank outsources select customer-facing functions to external vendors, including recovery agents, business correspondents, call center personnel, operators at Aadhaar Seva Kendras, and direct selling agents. These vendors are subject to oversight by the bank's relevant departments. The bank is committed to addressing grievances related to these outsourced vendors/personnel within defined turnaround times (TAT) and will report the number, nature, and other pertinent details of received complaints to the appropriate authorities.

When a complaint is received through a channel other than complaint portal, such as via call center, letter, email, or telephone, it must be promptly registered within the relevant grievance redressal system/portal. The complainant should then be provided with a complaint ID/reference number to facilitate online status tracking.

18.1 Recovery Agents (Monitored by RL&FP Wing)

- a. Borrowers who have a grievance or complaint regarding a Recovery Agent/Agency should initially bring the matter to the attention of the Branch

in-charge. If the grievance is not resolved to the borrower's satisfaction, they may submit a formal written complaint to the Grievance Redressal Cell at the appropriate Circle Office (i.e., the Circle Office within whose jurisdiction the branch or bank office is located) within 21 days of the date on which the issue arose.

- b. Upon receipt of a written complaint, the in-charge of the Grievance Redressal Cell at the Circle Office shall initiate appropriate action for redressal as promptly as possible, and in all cases within 21 days of receipt, unless the nature of the complaint necessitates the verification of substantial data. Should a resolution not be reached within this timeframe, an interim communication will be provided to the customer.
- c. The head of the Grievance Redressal Cells of the Bank for Recovery Agents are:

Grievances Received at	In-charge/Head of the Cell	To be handled by
Circle Office	DGM/GM of the Circle	R & L Section

- d. The decision taken by the in-charge of the Grievance Redressal Cell/s shall be final and shall be informed to the complainant in writing or any other Bank approved mode of communications.

18.2 Call Center Service (Monitored by Customer Service Vertical, Operations Wing)

Any complaint regarding a call center vendor or agent (i.e., an outsourced agency), received directly from a customer through any channel, must be forwarded by the concerned branch/section/official to the Customer Service Vertical, Operations Wing, at Head Office for follow-up and resolution. The Customer Service Vertical will then provide a response regarding the resolution or action taken, either directly to the complainant or through the appropriate channel, within 21 working days of receiving the complaint.

18.3 Business Correspondents (Monitored by Lead Bank & Financial Inclusion Wing)

- i. Upon receiving a report of suspicious activity or a fraudulent complaint, the Terminal ID associated with the BC will be immediately blocked by the BC Section at Head Office (HO).
- ii. The Business Correspondent Section within the Financial Inclusion Wing at HO will instruct Regional Office Divisional Managers and higher-ranking officials to conduct an investigation and submit a report with their recommendations.
- iii. Based on the findings and recommendations from the Regional Office, the BC Section will instruct the Corporate BC to replace the BC Agent or, if appropriate, release the blocked Terminal ID.
- iv. The Regional Office will investigate the complaint from a fraud perspective to determine if filing a police complaint against the BC Agent is warranted.
- v. Before filing a police complaint, the Regional Office must consult with the Circle Office Legal Section for guidance.

- #### 18.4 Operators at Aadhar Seva Kendras (Monitored by Lead Bank & Financial Inclusion Wing)

For complaints about overcharging or other issues with operators at Aadhaar Seva Kendras, the Branch Manager is the first person to talk to. Currently, complaints about overcharging are sent to the Aadhaar Seva Kendra Section of the Financial Inclusion Wing. Head Office gathers information from Circle Offices, Regional Offices, vendors, and the branch involved. If the complaint is valid, Head Office instructs the vendor or operator to return the fees charged.

Borrowers who have grievances or complaints against any agency involved in the formation of Women Self-Help Groups (WSHGs) and facilitating credit to these groups under Core Agriculture programs can follow these steps:

- | | | |
|------------------------|----------------------------|------------------|
| Grievances Received at | In-charge/Head of the Cell | To be handled by |
| Circle Office | Overseeing Executive | AF & PS Section |

5. Grievance Redressal Cell at Circle should verify the compliance as per HO Cir IC/9/2023 dated 05/01/2023 and may ask the Regional Office concerned to investigate the matter and submit the report, if required.
6. The decision taken by the in-charge of the Grievance Redressal Cell/s shall be final and shall be informed to the customer in writing.

18.6 Direct Selling Agents (DSA - Monitored by Retail Assets Wing)

- a) DSAs must have a well-defined and effective complaint resolution policy to address complaints received either from the bank or directly from customers regarding services provided by the vendor, as outlined in the agreement or otherwise. This policy should include provisions for acknowledging all complaints, determining appropriate compensation for various service failures or omissions, establishing clear escalation procedures, maintaining a comprehensive register of complaints with their status, and outlining the specific steps taken to resolve each complaint.
- b) DSAs must strive to resolve all customer complaints within four business days of receiving them, whether the complaints are forwarded by the bank or received directly from the customer.
- c) In the absence of a defined complaint resolution policy by the vendor, or if complaints are not adequately addressed, the bank's compensation policy (as amended from time to time) shall apply to the vendor. In such cases, the DSA shall be responsible for indemnifying and compensating the bank for any amount paid to the customer as per the bank's compensation policy, without any limitations.

The Branch Head/Retail Assets Hub Head is responsible for ensuring that all complaints are resolved within seven (7) business days. Their decision on all disputes or clarifications regarding fees, terms of empanelment, and other related matters shall be final and binding on the DSAs. In cases of unsatisfactory performance or misconduct by DSAs, the Bank reserves the right to terminate the agreement with immediate effect, without any recourse available to the DSA.

19. Resolution of Grievances under NPS and APY (Government Services Section, Resources Wing)

Pension Fund Regulatory and Development Authority (PFRDA) has appointed an Ombudsman to receive, consider, and facilitate the resolution of complaints or grievances under the ambit of PFRDA (Redressal of Subscriber Grievance) Regulations, 2015 and amendments thereto hereinafter referred to as 'Grievance Redressal Regulations' (hosted on the website of Authority i.e. www.pfrda.org.in)

In terms of the aforesaid Grievance Redressal Regulation, an appeal to the Ombudsman may be filed by the complainant under the following circumstances:

- (a) whose grievance has not been resolved within 21 days from the escalation of the grievance with the NPS Trust; or
- (b) where a complaint has been made directly against the NPS Trust and is unresolved within 21 days; or
- (c) In relation to a complaint against any other pension scheme regulated by PFRDA, whose grievance remains unresolved for a period of 30 days from the filing of complaint against such pension scheme

In terms of PFRDA Regulation 31 of the Grievance Redressal Regulations, all Bank Branches under the NPS and any other pension scheme regulated by the PFRDA shall display the name, address, and contact details of the Grievance Redressal Officer and the Ombudsman in their office premises

The name, address and contact details of the Ombudsman are as follows:

The Office of Ombudsman
 Pension Fund Regulatory and Development Authority
 Tower E, 5th Floor, E-500,
 World Trade Center Nauroji Nagar,
 New Delhi -110029
 Phone No.: 011-4071 7900
 Email Id: ombudsman@pfrda.org.in

Branches/Offices are required to take note of the above for strict compliance

a. Guidelines on operational activities to be followed by POP(Banks) while performing activities of NPS

The Name, E-mail id and telephone number/s of the designated Grievance Redressal Officer (GRO) of the POP(Bank)/POP-SPs(Branch) shall be made public through display on website. The GRO shall ensure that the grievances of subscribers are redressed effectively and expeditiously.

b. Customer Service Aspects of Senior Citizen /Pensioners (Damodaran Committee Recommendations on Customer Service - 2011):

- ❖ Bank is committed for providing prioritized services to senior citizen and especially abled customers at our branches through effective crowd management.
- ❖ Periodical SMS alerts to send for account balances and important document due dates.
- ❖ Customers are to be automatically upgraded to senior citizen status based on their date of birth.
- ❖ The submission of annual life certificates by pensioners should be facilitated at any branch of the Bank, eliminating the requirement to visit their designated

home branch. All such certificates should be centrally recorded within a unified database.

- ❖ Pensioner data, including monthly certificates, to be made accessible within a secure online platform for immediate retrieval and use.
- ❖ Settlement of dues to nominees or legal heirs must be conducted smoothly and efficiently, adhering to RBI guidelines and Board-approved policies.
- ❖ In line with the guidelines from RBI and Board approved policies, there must be hassle-free settlement of amount dues to the nominee / legal heir, as and when required.
- ❖ To ensure consistency, a uniform age threshold for longevity considerations should be implemented across all banks in the calculation of pensioner loans
- ❖ Banks should create awareness about Reverse Mortgage Scheme among pensioners/ senior citizens.
- ❖ Upon the demise of a pensioner, existing 'either or survivor' pension accounts should automatically convert to single accounts in the survivor's name, with family pension seamlessly credited to the new account. This principle should also apply to all joint accounts with 'either or survivor' clauses.
- ❖ Banks must optimize their Centralised Pension Processing Centers to ensure timely pension disbursement, prompt family pension commencement, and accurate pension calculations.
- ❖ Banks should provide doorstep pension disbursement services to sick and disabled pensioners, potentially utilizing doorstep Banking and / or Business Correspondents for this purpose.

20. Strengthening of Grievance Redressal Mechanism in Banks:

In its Statement on Developmental and Regulatory Policies issued on January 27, 2021, the Reserve Bank of India (RBI) introduced a comprehensive framework to address customer grievances. This framework includes enhanced disclosure requirements for banks regarding customer complaints, a mechanism to recover the cost of redressal from banks with an excessive number of maintainable complaints (compared to their peers) received by the Office of the Banking Ombudsman (OBO), and a commitment to conduct thorough reviews of bank grievance redress mechanisms, with the possibility of supervisory action against banks that fail to improve these mechanisms within a specified timeframe.

21. Handling of Complaints related to vigilance, bribery & corruption: (handled by Vigilance Wing):

All complaints received through any channel (CPGRS, email, letter) that involve potential vigilance concerns, such as bribery, corruption, or employee fraud, will be handled at Vigilance Wing. In accordance with CVC guidelines, anonymous complaints will not be entertained.

If complainant details and contact information are available, the Vigilance Wing will analyze the case and refer it to the Circle Vigilance Officer for preliminary investigation. The Chief Vigilance Officer will then decide on further investigation, referral to the Staff Accountability Screening Committee (SASC) for analysis, or a suitable response to the complainant. Corrective actions will be initiated as necessary. An interim reply will be provided to the customer if a resolution is delayed.

If the CVO orders further detailed investigation, the Head Office Inspection Wing will conduct the investigation. The aforementioned procedure will then be followed. If staff lapses are identified, an IAC will be presented to the CVO for determination of the vigilance angle. If no staff lapses are found, the matter will be closed with the CVO's approval.

22. Complaints related to Credit Information Companies (CIC): (Monitored by Recovery, Legal and Fraud Prevention Wing)

The Reserve Bank of India (RBI) has mandated that Credit Information Companies (CICs) and Credit Institutions (CIs) implement a compensation framework to address delays in updating or rectifying credit information.

Compensation for Delayed Resolution:

If a credit information dispute isn't resolved within 30 calendar days of the initial complaint, the responsible entity (Credit Institution - CI or Credit Information Company - CIC) must pay the complainant ₹100 per day of the delay. Penalty needs to be paid by the Bank/CIC in case there is a delay.

Timeline for Resolution:

CI would get twenty-one (21) days and CICs would effectively get the remainder of nine (9) days for complete resolution of the complaint.

CI's Responsibility:

A CI must pay compensation if it fails to send updated credit information to the CICs within 21 calendar days of being informed by the complainant or a CIC.

E. COMPLIANCE/ MONITORING OF IMPLEMENTATION OF THE POLICIES

Compliance with this policy at branches will be assessed during Routine Bank Inspections (RBIs), Concurrent Audits, and other inspections. Any deviations found will be reported to the relevant Circle Offices, the Customer Service Vertical, the Operations Wing, the Head Office, and the Audit Committee of the Board.

The Overseeing Executive of Operations/Customer Service in each Circle will be responsible for ensuring that all Regional Offices within their jurisdiction adhere to the policy guidelines.

Annexure-I

ENCLOSURE TO 10.1.iv Uniform Template

To: The Branch Manager

_____ (Name of the Bank)
 _____ (Name of the Branch) *
 _____ (Name of the City)

1	<u>Customer Information:</u> Name of the Customer : Account No. : Debit Card/ ATM Card No :
2	<u>ATM Information:</u> ATM ID/ Location, if ID is not available: Name of the ATM Bank
3	<u>Nature of the Complaints</u> a) Complaint relating to Cash Withdrawal: Amount requested for withdrawal : (Rs.) Amount actually disbursed at ATM : (Rs.) Amount to the account debited : (Rs.) Date of transaction : (Rs.) Time of transaction : (Rs.) c) Other complaint :
4	Date: _____ _____ Signature of the Card Holder Contact Tel/ Mobile No.

*(Name of the Bank Branch where cardholder account is maintained which is linked to ATM card)